

UNUM'S LIFEbalance® PROGRAM

UNUM's LifeBalance® Program is a **FREE**, easy-to-use program. It provides confidential support to GIC enrollees who are having problems that may affect their personal life and their careers.

The program offers members unlimited, round-the-clock telephone and web access and up to three face-to-face counseling sessions per year with qualified professionals:

- **Parenting and child care** – adoption, pregnancy, infertility, finding child care, child development, single parenting, blended families, discipline, safety
- **Emotional well-being** – personal relationships, marriage and family issues, divorce, separation, violence, grief
- **Addiction and recovery** – alcohol and drugs, gambling, eating disorders, support groups
- **Work** – stress management, coworker relationships, adjustment to change, management issues, relocation
- **Older Adults** – retirement planning, living safely, senior health, living arrangements, paying for care, caregiver resources, living with a disability
- **Other Services** – counseling related to finances, education, legal matters, elder care, consumer issues, home repairs, real estate, housecleaning, and more.



Call toll free anytime, day or night:

1.800.854.1446

or

visit UNUM's LifeBalance® web site:

www.lifebalance.net

ID: lifebalance Password: lifebalance

NOTE: The LifeBalance® Program does not replace any Mental Health, Substance Abuse or EAP benefits that you may have under your Medical Plan.

EXCLUSIONS & LIMITATIONS

Life Insurance Limitation

- If you are serving on a military leave of absence, no benefits will be paid if your death is caused by combat, war or any act of war, whether such war is declared or undeclared.

Accidental Death & Dismemberment Limitations

- The loss must be accidental.
- The total amount paid for any one loss will not exceed the total amount of insurance in force.
- Loss of hand or foot means complete severance at or above the wrist or ankle joint.
- Loss with respect to eyes means total and irrecoverable loss of sight.
- No loss is paid if the injury is caused by suicide or attempted suicide or by intentional self-inflicted injury; combat, war or any act of war, whether such war is declared or undeclared; physical or mental illness or infirmity; any kind of poisoning; or a bacterial infection other than that which results from an accidental bodily injury.
- Loss from any recreational air travel (e.g., private aircraft) is not covered.

General Expiration Provisions

- As an active employee or retiree, you may cancel your Optional Life and AD&D Insurance coverage. You must provide written notice to withdraw from your insurance coverage. Your coverage will be cancelled at the end of the period for which contributions have been paid. Coverage will be reinstated only with the approval of the Group Insurance Commission, according to its rules and regulations and subject to medical evidence of insurability. As an active employee, if you cancel your Optional Insurance, you will not be able to convert this insurance.
- Your insurance under this Group Plan will expire on the earliest of the following dates:
 - The last day of the period for which your premium has been paid, if you terminate employment with the Commonwealth or cease to make payments.
 - The date to which your premium has been paid if you are on a leave of absence; or, if you are a deferred retiree and you fail to pay your premium, the last day of the period for which your premium has been paid.
 - The date you retire from employment with the Commonwealth, unless you continue your Basic and Optional (additional) Insurance by application and payment of premiums.
 - The effective date of your notice of withdrawal from the insurance filed with the Commission.
 - The date of termination of the group policy without continuation of your insurance under a successor group policy.

Rates Effective July 1, 2004

BENEFITS

**for
Life**



**Life and AD&D
Insurance Benefit
Highlights and
LifeBalance® Benefits**

for Employees & Retirees

This flyer provides only highlights of your Life and AD&D benefits. Certain AD&D benefits are for losses incurred on or after 7/1/2001. Please see the reverse side for plan exclusions and limitations and refer to your plan booklet for specific terms of coverage.

LIFE AND AD&D INSURANCE

Life insurance, provided by UnumProvident, helps provide for your family's economic well-being in the event of your death. This benefit is paid to your beneficiary(ies).

BASIC LIFE INSURANCE

The Commonwealth provides \$5,000 of Basic Life Insurance for all active state employees and most retirees who have health coverage through the GIC.

Retired Municipal Teachers (RMTs) are eligible for basic life insurance only, in an amount determined by the city or town from which they retire. Survivors and Elderly Governmental Retirees (EGRs) are not eligible for basic or optional life insurance.

OPTIONAL LIFE INSURANCE

How to Determine Your Optional Life Insurance Coverage Amount

When it comes to planning for the unexpected, how much coverage is enough?

While basic term Life Insurance is part of your employer-paid benefits package,* it is important to evaluate whether this coverage is sufficient to provide for your family should something happen to you.

To help you decide how much insurance you need, here are some things to consider:

- Final expenses, such as uncovered medical bills, funeral expenses and estate settlement costs
- Your family's rent or mortgage payments
- Your children's education
- Car loans and credit card debt
- Everyday household expenses, such as food, utilities and day care
- Your family's income from savings, other insurance and other sources

To assure that your family is well taken care of, the Commonwealth's group term Life Insurance program provides you with many options. Active employees are eligible to purchase Life Insurance coverage in amounts up to eight times their annual salary. With the "double indemnity" protection of Accidental Death & Dismemberment Insurance, an accidental death could provide your survivors with up to 16 times your annual salary (with a maximum coverage amount of \$2.4 million).

* All active employees and retirees who have health coverage through the GIC have Basic Life Insurance. UNUM Life Insurance Company of America is the carrier for employees and retirees of the Commonwealth of Massachusetts.

Calculate Your Optional Life Benefit Costs**

Important: Please refer to the back of this flyer for exclusions and limitations.

Active Employees – rate per \$1,000 of coverage

AGE	NON-SMOKER	SMOKER
Under 35	\$.06	\$.10
35 - 44	.07	.15
45 - 49	.10	.25
50 - 54	.16	.40
55 - 59	.24	.62
60 - 64	.36	.94
65 - 69	.89	1.68
70 and over	1.39	3.00

Retired Employees – rate per \$1,000 of coverage

AGE	NON-SMOKER	SMOKER
Under 70	\$ 1.29	\$ 1.74
70 - 74	2.49	3.25
75 - 79	6.21	8.13
80 - 84	11.72	15.34
85 - 89	18.55	24.29
90 - 94	28.19	34.83
95 - 99	61.56	76.07
100 and over	118.03	145.86

** Includes Accidental Death & Dismemberment

Example of Monthly Cost Calculation

Sarah is 37, a non-smoker and earns \$34,700 annually. She has chosen Optional Life Insurance in an amount equal to two times her salary. To calculate her amount of Optional Life Insurance, she must:

1. multiply her annual salary by 2 (\$69,400);

\$ 34,700
x 2

2. round that amount down to \$69,000;

\$ 69,400
– 400

3. subtract \$1,000.

\$ 69,000
– 1,000

Her Optional Life Insurance amount is: \$ 68,000

Sarah's premium rate is \$.07 per \$1,000 of insurance. Her monthly cost would be \$4.76 (\$68,000 x .07/\$1,000).

Life Insurance Enrollment

As a *new state employee*, you may enroll in optional life insurance for a coverage amount of up to eight times your salary without the need for any medical review.

If you did not enroll in optional life insurance when first eligible, you must wait at least one year from the date you were first eligible before you can apply for coverage. If you are electing to increase coverage, you must wait at least one year from your last coverage change. You will need to complete a medical form and pass a physical for UnumProvident's review and approval.

Other Provisions

Accelerated Life Benefit – This benefit provision allows an insured to elect an advance payment of up to 75% of his or her life insurance death benefits if he or she has been diagnosed with a terminal illness.

Portability – Active employees who leave employment or become ineligible due to a reduction in hours may elect term life coverage similar to their group term life insurance.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) BENEFITS

In the event you are injured or die as a result of an accident while insured for life insurance, there are benefits for the following losses:

- Life
- Hands, Feet, Eyes
- Speech and/or Hearing
- Thumb and Index Finger of the Same Hand
- Quadriplegia
- Paraplegia
- Hemiplegia
- Paralysis
- Brain Damage
- Coma
- Air Bag and Seat Belt benefits for loss of life in a car accident

QUESTIONS?

Contact the GIC

617.727.2310 x801

www.mass.gov/gic/lifeinsurance.htm

Now's the time to plan ahead.

Carefully assess your Life and Accidental Death & Dismemberment Insurance needs. Then choose the level of coverage that will help to ensure your family's financial security.